

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

WILLIAM J. TESTA
BARBARA A. TESTA
Debtor(s)

Case No. 11-26992GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/15/2011.
- 2) The plan was confirmed on 01/20/2012.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 05/24/2012.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/07/2016.
- 6) Number of months from filing to last payment: 52.
- 7) Number of months case was pending: 59.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$11,750.00.
- 10) Amount of unsecured claims discharged without payment: \$160.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$117,956.00
Less amount refunded to debtor	\$51.89

NET RECEIPTS: **\$117,904.11**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,671.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,049.57
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$6,720.57**

Attorney fees paid and disclosed by debtor: **\$429.00**

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE NA**	Unsecured	3,063.00	3,063.39	3,063.39	3,063.39	0.00
COLLECTION SERVICE CENTER INC	Unsecured	160.00	NA	NA	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	1,300.00	1,256.92	1,256.92	1,256.92	201.43
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	0.00	635.41	635.41	635.41	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	NA	750.40	0.00	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	NA	406.49	0.00	0.00	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	3,045.00	3,294.51	3,294.51	3,294.51	0.00
DISCOVER BANK(*)	Unsecured	15,425.00	15,425.55	15,425.55	15,425.55	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	NA	573.31	573.31	573.31	0.00
GE CAPITAL RETAIL BANK	Unsecured	2,200.00	2,125.00	2,125.00	2,125.00	0.00
GREEN TREE SERVICING LLC	Secured	45,567.00	45,464.40	0.00	0.00	0.00
MIDLAND FUNDING LLC BY AMERIC	Unsecured	NA	111.45	111.45	111.45	0.00
MUNHALL BOROUGH (RE TAX)	Secured	4,122.00	NA	4,122.00	4,122.00	513.50
NATIONSTAR MORTGAGE LLC*	Secured	34,004.00	33,445.50	0.00	0.00	0.00
NATIONSTAR MORTGAGE LLC*	Secured	23,597.00	23,614.97	0.00	0.00	0.00
OAK HARBOR CAPITAL IV LLC	Unsecured	2,847.00	2,966.97	2,966.97	2,966.97	0.00
PITTSBURGH WATER & SEWER AUTI	Secured	NA	14.49	0.00	0.00	0.00
PNC BANK NA	Secured	61,621.00	62,218.42	0.00	0.00	0.00
PNC BANK NA	Secured	97,252.00	97,252.38	0.00	49,303.78	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	1,247.00	1,909.52	1,909.52	1,909.52	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	3,668.00	3,881.39	3,881.39	3,881.39	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	2,362.00	2,326.94	2,326.94	2,326.94	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	4,093.00	4,093.94	4,093.94	4,093.94	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	4,480.00	4,480.84	4,480.84	4,480.84	0.00
STEEL VALLEY SD (MUNHALL) (RE)	Secured	9,472.00	9,693.83	9,693.83	9,693.83	1,203.86

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$49,303.78	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$15,708.16	\$15,708.16	\$1,918.79
TOTAL SECURED:	\$15,708.16	\$65,011.94	\$1,918.79
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$44,252.81	\$44,252.81	\$0.00

Disbursements:	
Expenses of Administration	<u>\$6,720.57</u>
Disbursements to Creditors	<u>\$111,183.54</u>
TOTAL DISBURSEMENTS :	<u>\$117,904.11</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/20/2016

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.